



Dated: April 23, 2015
The following is SO ORDERED:


Paulette J. Delk
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION**

IN RE:

**ADEWALE ADEOLU OSINLOYE,
DEBTOR(S)**

**CASE NO: 14-31490
CHAPTER 7
JUDGE PAULETTE J. DELK**

ORDER MODIFYING AUTOMATIC STAY

Upon consideration of the motion filed by Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2012-14 (hereinafter "Movant"), and after required notice to all necessary parties, and there being no objection filed or any objection filed was overruled, the Court finds as follows:

1. That Movant's motion shall be granted.
2. That Movant has a valid, properly perfected lien against certain property briefly described as 6605 Beaverlodge Drive, Memphis, Tennessee 38141.

3. That the debtor has been unable to afford Movant adequate protection for its interest in the property.

4. That Movant should be permitted to foreclose its security interest in the said property.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that:

1. That the stay afforded by 11 U.S.C. §362(a) is modified to permit Movant to proceed to obtain possession of and foreclose or otherwise dispose of the property in pursuit of its state law remedies, including, but not limited to, commencing or continuing dispossessory proceedings, or taking action against said property in order to recover on its secured claim.

2. Rule 4001(a)(3) of the Bankruptcy Code is not applicable in this case and Movant may immediately enforce and implement this order granting relief from the automatic stay.

3. That Movant shall be permitted to communicate with the Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

4. That any surplus proceeds following any sale, foreclosure or other disposition of the described property, shall be paid to the Chapter 7 Trustee.

5. That the Trustee abandons the Affected Collateral as burdensome or of inconsequential value to the estate.

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Prepared and submitted by:

/s/ Jeremiah McGuire

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